



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

3/2/03
15/C

In re application of:

Richard Marc LIBMAN

Appl. No. 09/592,086

Filed: June 12, 2000

For: **Apparatus for Preparing Client
Communications Involving Financial
Products and Services**

Confirmation No.: 6844

Art Unit: 3622

Examiner: Alvarez, R.

Atty. Docket: 2176.0010002
(as amended)

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MAY 20 2003

Amendment & Reply Under 37 C.F.R. § 1.111

GROUP 3600

Commissioner for Patents
Washington, D.C. 20231

Sir:

In reply to the second non-final Office Action dated **November 19, 2002** (PTO Prosecution File Wrapper Paper No. 13), Applicant submits the following Amendments and Remarks.

This Amendment is provided in the following format:

- (A) A clean version of each replacement paragraph/section/claim along with clear instructions for entry;
- (B) Starting on a separate page, appropriate remarks and arguments. 37 C.F.R. 1.116 and MPEP 714; and
- (C) Starting on a separate page, a marked-up version entitled: Version with markings to show changes made.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper.

However, if additional extensions of time are necessary to prevent abandonment of this

05/16/2003 ZJUHR1 00000094 09592086

03 FC:2202
04 FC:2201

270.00 OP
42.00 OP